

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**


IN RE:)	Bankruptcy No. 21-21380-JAD
)	
ERNEST BRIAN HARDWICK)	
and CHERYL M. HARDWICK,)	
)	Chapter 13
Debtors.)	
)	
)	Doc. No.
)	
RONDA J. WINNECOUR,)	Related to Doc. No 32
CHAPTER 13 TRUSTEE)	
)	
Movant,)	
)	
)	
v.)	FILED
)	9/29/21 2:52 pm
)	CLERK
)	U.S. BANKRUPTCY
ERNEST BRIAN HARDWICK)	COURT - WDPA
and CHERYL M. HARDWICK,)	
)	
)	
Respondents.)	

ORDER

AND NOW, this 29th day of September, 2021, after hearing on the
Objection Of Chapter 13 Trustee To Debtors' Claim Of Exemptions filed at EFC
No. 32 it is hereby **ORDERED, ADUGED and DECREED** that the same is hereby

sustained without prejudice to allow the Debtors to amend their Schedules. Such amendment, if any, shall be filed within thirty (30) days of this Order.

Dated: September 29, 2021


Honorably Jeffery A. Deller
United States Bankruptcy Judge

Case Administrator to serve:

All Counsel of Record

Ronda J. Winnecour, Chapter 13 Trustee

FILED
9/29/21 2:51 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Ernest Brian Hardwick
Cheryl M. Hardwick
Debtors

Case No. 21-21380-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 29, 2021

User: dpas
Form ID: pdf900

Page 1 of 4
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ernest Brian Hardwick, Cheryl M. Hardwick, 2266 Linwood Dr., Allison Park, PA 15101-3537
cr	+ County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Hampton Township School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
cr	+ Township of Hampton, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
15384413	Advanced Diagnostic Path Assoc, 5700 Southwyck Blvd, Toledo, OH 43614-1509
15384414	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15384415	+ Allegheny Health Network, 8686 New Trails Dr, Suite 100, The Woodlands, TX 77381-1195
15404328	+ County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15384421	+ County of Allegheny, Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
15384428	+ EnerBankUSA, 1245 Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
15407972	+ Hampton Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15404330	+ Hampton Township School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15407971	+ Hampton Township School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin PA 15642-7539
15384429	+ Hand and Upper Ex Center, 6001 Stonewood Drive, Wexford, PA 15090-7380
15395459	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15384432	Jordan Tax Service, Inc., P.O. Box 200, Bethel Park, PA 15102-0200
15384442	Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
15404329	+ Township of Hampton, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15384450	+ Township of Hampton, Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
15397655	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15397651	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15384452	+ United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
15389331	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15384455	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, PO Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438
15384456	Western PA Surgery Center, 6001 Stonewood Dr, Wexford, PA 15090-7380
15384457	Wexford Anesthesia Associates, 6001 Stonewood Dr, Wexford, PA 15090-7380

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15384416	+ Email/Text: bankruptcy@acbhq.com	Sep 30 2021 00:04:00	American Credit Bureau, Inc., 1200 North Federal Highway, Suite 200, Boca Raton, FL 33432-2813
15384418	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2021 00:12:22	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
15401436	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2021 00:12:22	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15384419	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2021 00:12:25	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, St

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			Louis, MO 63179-0034
15384420	+ Email/Text: mediamanagers@clientservices.com	Sep 30 2021 00:03:00	Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
15384422	+ Email/Text: bankruptcy_notifications@ccsusa.com	Sep 30 2021 00:04:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15384423	+ Email/Text: clientservices@credit-control.com	Sep 30 2021 00:04:00	Credit Control, LLC, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
15384426	Email/Text: bdsupport@creditmanagementcompany.com	Sep 30 2021 00:04:00	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15384424	+ Email/Text: bdsupport@creditmanagementcompany.com	Sep 30 2021 00:04:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15384425	+ Email/Text: bdsupport@creditmanagementcompany.com	Sep 30 2021 00:04:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15385837	Email/Text: mrdiscen@discover.com	Sep 30 2021 00:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15384427	+ Email/Text: mrdiscen@discover.com	Sep 30 2021 00:03:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15402496	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 30 2021 00:04:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15386128	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Sep 30 2021 00:04:00	HYUNDAI CAPITAL AMERICA DBA, HYUNDAI MOTOR FINANCE, PO BOX 20809, FOUNTAIN VALLEY, CA 92728-0809
15384430	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Sep 30 2021 00:04:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
15384431	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 30 2021 00:04:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15384417	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 30 2021 00:12:20	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
15384433	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 30 2021 00:04:00	KeyBank/US Bank, Attn: Bankruptcy, 4910 Tiedeman Road, Cleveland, OH 44144-2338
15403505	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 30 2021 00:03:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15384434	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 30 2021 00:03:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
15385442	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2021 00:12:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15384435	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2021 00:12:21	LVNV Funding, LLC, c/o Resurgent Capital, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
15384436	Email/Text: paul@ndcupa.org	Sep 30 2021 00:04:00	North Districts Community Credit Union, 5321 WM. Flynn Hwy, Gibsonsia, PA 15044-9639
15396830	Email/Text: Bankruptcy.Notices@pnc.com	Sep 30 2021 00:04:00	PNC BANK, NATIONAL ASSOCIATION, P.O. Box 94982, Cleveland, OH 44101
15384438	Email/Text: Bankruptcy.Notices@pnc.com	Sep 30 2021 00:04:00	PNC Bank, Attn: Bankruptcy, Mailstop Br-Yb58-01-5, PO Box 94982, Cleveland, OH 44101
15384439	Email/Text: Bankruptcy.Notices@pnc.com	Sep 30 2021 00:04:00	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
15384440	Email/Text: Bankruptcy.Notices@pnc.com	Sep 30 2021 00:04:00	PNC Mortgage, Attn: Bankruptcy, PO Box 8819, Dayton, OH 45401

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15384437	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 30 2021 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15384441	+ Email/Text: BankruptcyMail@questdiagnostics.com	Sep 30 2021 00:04:00	Quest Diagnostics, 3 Giralda Farms, Madison, NJ 07940-1027
15384444	Email/Text: amieg@stcol.com	Sep 30 2021 00:04:00	State Collection Service, Inc., 2509 S. Stoughton Rd, Madison, WI 53716
15384443	Email/Text: courts@scott-pc.com	Sep 30 2021 00:04:00	Scott & Associates PC, PO Box 115220, Carrollton, TX 75011-5220
15398565	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:16	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15384445	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:16	Synchrony Bank/Dick's Sporting Goods, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15384446	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:16	Synchrony Bank/Levin Furniture, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15384447	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:24	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15384448	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:24	Synchrony Bank/Stein Mart, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
15384449	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:20	Synchrony Bank/TJX, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
15384451	+ Email/Text: bankruptcydepartment@tsico.com	Sep 30 2021 00:04:00	Transworld Systems Inc., 2135 E Primrose Suite Q, Springfield, MO 65804-4598
15384453	+ Email/Text: BankruptcyNotice@upmc.edu	Sep 30 2021 00:04:00	UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15400520	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 30 2021 00:12:18	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15384454	Email/Text: marsh@weinsteinimaging.com	Sep 30 2021 00:03:00	Weinstein Imaging Associates, Manor Oak Two, 1910 Cochran Road, Suite 740, Pittsburgh, PA 15220-1213

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15385752	*+	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2021 at the address(es) listed below:

Name	Email Address
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Hampton Township School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Mark G. Moynihan	on behalf of Debtor Ernest Brian Hardwick mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Joint Debtor Cheryl M. Hardwick mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10